

In re:  
Christopher Covarrubias  
Debtor

Case No. 23-14654-VZ  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0973-2  
Date Rcvd: Oct 18, 2023

User: admin  
Form ID: van105

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2023:

Recip ID	Recipient Name and Address
db	+ Christopher Covarrubias, 929 W 4th St, Pomona, CA 91766-1426

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2023 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Christopher Covarrubias bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Diana Torres-Brito	on behalf of Creditor Global Federal Credit Union f/k/a Alaska USA Federal Credit Union dtorres-brito@pralc.com ecfcca@ecf.courtdrive.com
Sam S Leslie (TR)	sleslie@trusteeleslie.com trustee@trusteeleslie.com;C195@ecfbis.com
United States Trustee (LA)	ustpregion16.la.ecf@usdoj.gov

TOTAL: 4

FormCACB 105 (AO:finmgtnotice)

(10/05 Rev. 12/2015)

**WARNING: YOU WILL NOT RECEIVE A DISCHARGE UNLESS YOU TAKE THE REQUIRED PERSONAL FINANCIAL MANAGEMENT COURSE AFTER YOU FILE BANKRUPTCY AND YOUR COURSE PROVIDER FILE THE DEBTOR'S CERTIFICATION OF COMPLETION OF THE COURSE OR YOU FILE OFFICIAL FORM 423 CERTIFYING THAT YOU COMPLETED THIS COURSE.**

**ADVERTENCIA: NO RECIBIRÁ UNA DESCARGA DE BANCARROTA A MENOS QUE TOME EL CURSO REQUERIDO DE ADMINISTRACIÓN DE FINANZAS PERSONALES DESPUES DE PRESENTAR SU BANCARROTA Y SU PROVEEDOR ARCHIVE LA CERTIFICACIÓN DE FINALIZACIÓN DE CURSO O USTED PRESENTE EL FORMULARIO OFICIAL 423 CERTIFICANDO QUE HA CUMPLIDO CON ESTE CURSO.**

**United States Bankruptcy Court  
Central District of California**

255 East Temple Street, Los Angeles, CA 90012

**NOTICE OF REQUIREMENT TO FILE A  
CERTIFICATION ABOUT A FINANCIAL MANAGEMENT COURSE  
(Official Form 423)**

**DEBTOR(S) INFORMATION:**

Christopher Covarrubias

**SSN:** xxx-xx-8000

**EIN:** N/A

aka Christopher Hurtad-Covarrubias

929 W 4th St

Pomona, CA 91766

**BANKRUPTCY NO.** 2:23-bk-14654-VZ

**CHAPTER** 7

Notice is given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727). Pursuant to Rule 1007(b)(7) of the Rules of Bankruptcy Procedure, the debtor must complete and file the Certification About a Financial Management Course (Official Form 423)\* as described in 11 U.S.C. § 111 unless the course provider has already notified the court of the debtor's completion of the course. To view a list of approved providers of Personal Financial Management Instructional Course, go to [http://www.justice.gov/ust/eo/bapcpa/ccde/cc\\_approved.htm](http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm).

Debtor(s) and/or debtor's attorney is/are notified that Official Form 423 must be filed by debtor before a discharge can be entered unless the course provider has already notified the court of the debtor's completion of the course. Debtor and/or debtor's attorney is notified that the debtor must file Official Form 423 within 60 days after the first date set for the meeting of creditors under § 341 unless the course provider has already notified the court of the debtor's completion of the course. Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the Official Form 423, the debtor must pay the full reopening fee due for filing the motion.

This is **not** the same form as the Certificate of Credit Counseling that you may have filed at the beginning of your case. This is a **different** form. A copy of the Official Form 423 is included with this notice. Additional copies of the Official Form 423 can be obtained at [www.cacb.uscourts.gov](http://www.cacb.uscourts.gov).

Dated: October 18, 2023

BY THE COURT,

**Kathleen J. Campbell**

Clerk of Court

\*NOTE: Official Form 423 (Certification About a Financial Management Course) must be filed by every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case. If a joint petition is filed, each spouse must complete and file a separate certification. See Fed.R.Bank.P.1007(b).

**THE OFFICIAL FORM 423 IS ATTACHED**

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Fill in this information to identify the case:			
Debtor 1	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		District of	
		(State)	
Case number (If known)			

## Official Form 423

### Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

#### Part 1: Tell the Court About the Required Course

You must check one:

- ☐ I completed an approved course in personal financial management:

Date I took the course \_\_\_\_\_  
MM / DD / YYYY

Name of approved provider \_\_\_\_\_

Certificate number \_\_\_\_\_

- ☐ I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):

- ☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ Disability. My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ Active duty. I am currently on active military duty in a military combat zone.
- ☐ Residence. I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

#### Part 2: Sign Here

I certify that the information I have provided is true and correct.

Signature of debtor named on certificate

Printed name of debtor

Date \_\_\_\_\_  
MM / DD / YYYY